

Chicago Title Insurance Company
3815 Richmond
Houston, Texas 77027
Phone (713) 965-9920
Fax (713) 965-9897

Email: Chicagogreenway@MSN.Com

PAYOFF STATEMENT REQUEST:

Edit Louden,
8011 Highmeadow Drive
Houston, Texas 77063

Re: Payoff Statement for Scott Coleman
1245 Fries Road Houston, Texas 77055
My Gf Number is: 363856

913.98
paid Jan. 02
x 4
40,704.94
30 days interest

Note

Date: May 1, 1997
Original principal amount: \$291,721.50
Borrower: Scott Coleman and wife, Pamela Coleman
Lender: Bela Toro aka Bela Toeroe
Warranty Deed with Vendor's Lien under Harris County Clerk's File Number S438832
Deed of Trust S438833

AS OF TODAY WHAT IS THE:

12-30-03 162,819.77 EL

What is the total payoff including interest good to 12-23-03 \$ 186,480.96

Please tell me when the last payment was received: 12/3/03

Was the last payment a current payment YES 30.47 EL

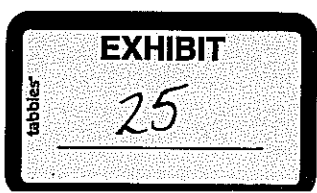
What is the Per-Diem (per day) Interest after ~~12-23-03~~ ¹²⁻³⁰⁻⁰³ \$ 35.60

X Edit Louden
12/19/03 Edit Louden as Independent Executor - Executrix
of the Estate of Bela Toro aka Bela Toeroe, deceased

DAY TIME PHONE NUMBER IS: 713 7813659

If we issue a check, we will contact you for pick up and the interest will STOP ON THAT DAY
If we issue a wire, we will wire the payoff into your bank account and the interest will STOP ON THAT DAY.

Please call us with any questions.



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Holder of Note and Lien expressly waives and releases all present and future rights to establish or enforce the Lien as security for payment of any future or other indebtedness.

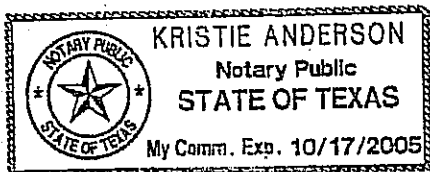
When the context requires, singular nouns and pronouns include the plural.

X Edi Louden
Edit Louden
As Independent ~~Executor~~ Executrix of the Estate
of Bela Toro aka Bela Toeroe, deceased

(Acknowledgement)

STATE OF TEXAS
COUNTY OF Harris

This instrument was acknowledged before me on 29th day of December, 2003, by Edit Louden as Independent ~~Executor~~ Executrix of the Estate of Bela Toro aka Bela Toeroe, deceased.



Kristie Anderson
Notary Public, State of Texas
Notary's name: Kristie Anderson
Notary's commission expires on 10/17/2005

AFTER RECORDING RETURN TO:

CHICAGO TITLE INS. CO.
3815 RICHMOND
HOUSTON, TEXAS 77027

PREPARED IN THE LAW OFFICE OF:

LARRY G. LONGER, P.C.
3815 RICHMOND
HOUSTON, TEXAS 77027

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Declining Balance

LOUDEN
Amortization Schedule
N/R SCOTT COLEMAN & PAMELA COLEMAN

Page: 1
Run Date: 9/19/98

Principal: 291,721.50
Term: 144 Payments

Annual Interest Rate: 7.000
Payments per Year: 12

Inst. No.	Date Due	Date Paid	Payment Amount	Interest Expense	Principal Reduction	Payoff Amount
						291,721.50
1	6/01/97	.....	3,000.00	1,701.71	1,298.29	290,423.21
2	7/01/97	.....	3,000.00	1,694.14	1,305.86	289,117.35
3	8/01/97	.....	3,000.00	1,686.52	1,313.48	287,803.87
4	9/01/97	.....	3,000.00	1,678.86	1,321.14	286,482.73
5	10/01/97	.....	3,000.00	1,671.15	1,328.85	285,153.88
6	11/01/97	.....	3,000.00	1,663.40	1,336.60	283,817.28
7	12/01/97	.....	3,000.00	1,655.60	1,344.40	282,472.88
Sub-total			21,000.00	11,751.38	9,248.62	282,472.88
8	1/01/98	.....	3,000.00	1,647.76	1,352.24	281,120.64
9	2/01/98	.....	3,000.00	1,639.87	1,360.13	279,760.51
10	3/01/98	.....	3,000.00	1,631.94	1,368.06	278,392.45
11	4/01/98	.....	3,000.00	1,623.96	1,376.04	277,016.41
12	5/01/98	.....	3,000.00	1,615.93	1,384.07	275,632.34
13	6/01/98	.....	3,000.00	1,607.86	1,392.14	274,240.20
14	7/01/98	.....	3,000.00	1,599.73	1,400.27	272,839.93
15	8/01/98	.....	3,000.00	1,591.57	1,408.43	271,431.50
16	9/01/98	.....	3,000.00	1,583.35	1,416.65	270,014.85
17	10/01/98	.....	3,000.00	1,575.09	1,424.91	268,589.94
18	11/01/98	.....	3,000.00	1,566.77	1,433.23	267,156.71
19	12/01/98	.....	3,000.00	1,558.41	1,441.59	265,715.12
Sub-total			36,000.00	19,242.24	16,757.76	265,715.12
20	1/01/99	.....	3,000.00	1,550.00	1,450.00	264,265.12
21	2/01/99	.....	3,000.00	1,541.55	1,458.45	262,806.67
22	3/01/99	.....	3,000.00	1,533.04	1,466.96	261,339.71
23	4/01/99	.....	3,000.00	1,524.48	1,475.52	259,864.19
24	5/01/99	.....	3,000.00	1,515.87	1,484.13	258,380.06
25	6/01/99	.....	3,000.00	1,507.22	1,492.78	256,887.28
26	7/01/99	.....	3,000.00	1,498.51	1,501.49	255,385.79
27	8/01/99	.....	3,000.00	1,489.75	1,510.25	253,875.54
28	9/01/99	.....	3,000.00	1,480.94	1,519.06	252,356.48
29	10/01/99	.....	3,000.00	1,472.08	1,527.92	250,828.56
30	11/01/99	.....	3,000.00	1,463.17	1,536.83	249,291.73
31	12/01/99	.....	3,000.00	1,454.20	1,545.80	247,745.93
Sub-total			36,000.00	18,030.81	17,969.19	247,745.93
32	1/01/00	.....	3,000.00	1,445.18	1,554.82	246,191.11
33	2/01/00	.....	3,000.00	1,436.11	1,563.89	244,627.22
34	3/01/00	.....	3,000.00	1,426.99	1,573.01	243,054.21
35	4/01/00	.....	3,000.00	1,417.82	1,582.18	241,472.03
36	5/01/00	.....	3,000.00	1,408.59	1,591.41	239,880.62
37	6/01/00	3,000.00	1,399.30	1,600.70	238,279.92
38	7/01/00	3,000.00	1,389.97	1,610.03	236,669.89

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Declining Balance

LOUDEN
Amortization Schedule
N/R SCOTT COLEMAN & PAMELA COLEMAN

Page: 2
Run Date: 9/19/98

Principal: 291,721.50
Term: 144 Payments

Annual Interest Rate: 7.000
Payments per Year: 12

mt.	Date Due	Date Paid	Payment Amount	Interest Expense	Principal Reduction	Payoff Amount
9	8/01/00	.....	3,000.00	1,380.57	1,619.43	235,050.46
0	9/01/00	.....	3,000.00	1,371.13	1,628.87	233,421.59
1	10/01/00	.....	3,000.00	1,361.63	1,638.37	231,783.22
2	11/01/00	.....	3,000.00	1,352.07	1,647.93	230,135.29
3	12/01/00	.....	3,000.00	1,342.46	1,657.54	228,477.75
Sub-total			36,000.00	16,731.82	19,268.18	228,477.75
4	1/01/01	.....	3,000.00	1,332.79	1,667.21	226,810.54
5	2/01/01	.....	3,000.00	1,323.06	1,676.94	225,133.60
6	3/01/01	.....	3,000.00	1,313.28	1,686.72	223,446.88
7	4/01/01	.....	3,000.00	1,303.44	1,696.56	221,750.32
8	5/01/01	.....	3,000.00	1,293.54	1,706.46	220,043.86
9	6/01/01	.....	3,000.00	1,283.59	1,716.41	218,327.45
0	7/01/01	.....	3,000.00	1,273.58	1,726.42	216,601.03
1	8/01/01	.....	3,000.00	1,263.51	1,736.49	214,864.54
2	9/01/01	.....	3,000.00	1,253.38	1,746.62	213,117.92
3	10/01/01	.....	3,000.00	1,243.19	1,756.81	211,361.11
4	11/01/01	.....	3,000.00	1,232.94	1,767.06	209,594.05
5	12/01/01	.....	3,000.00	1,222.63	1,777.37	207,816.68
Sub-total			36,000.00	15,338.93	20,661.07	207,816.68
6	1/01/02	.....	3,000.00	1,212.26	1,787.74	206,028.94
7	2/01/02	.....	3,000.00	1,201.84	1,798.16	204,230.78
8	3/01/02	.....	3,000.00	1,191.35	1,808.65	202,422.13
9	4/01/02	.....	3,000.00	1,180.80	1,819.20	200,602.93
0	5/01/02	.....	3,000.00	1,170.18	1,829.82	198,773.11
1	6/01/02	.....	3,000.00	1,159.51	1,840.49	196,932.62
2	7/01/02	.....	3,000.00	1,148.77	1,851.23	195,081.39
3	8/01/02	.....	3,000.00	1,137.97	1,862.03	193,219.36
4	9/01/02	.....	3,000.00	1,127.11	1,872.89	191,346.47
5	10/01/02	.....	3,000.00	1,116.19	1,883.81	189,462.66
6	11/01/02	.....	3,000.00	1,105.20	1,894.80	187,567.86
7	12/01/02	.....	3,000.00	1,094.15	1,905.85	185,662.01
Sub-total			36,000.00	13,845.33	22,154.67	185,662.01
8	1/01/03	.....	3,000.00	1,083.03	1,916.97	183,745.04
9	2/01/03	.....	3,000.00	1,071.85	1,928.15	181,816.89
0	3/01/03	.....	3,000.00	1,060.60	1,939.40	179,877.49
1	4/01/03	.....	3,000.00	1,049.29	1,950.71	177,926.78
2	5/01/03	.....	3,000.00	1,037.91	1,962.09	175,964.69
3	6/01/03	.....	3,000.00	1,026.46	1,973.54	173,991.15
4	7/01/03	.....	3,000.00	1,014.95	1,985.05	172,006.10
5	8/01/03	.....	3,000.00	1,003.37	1,996.63	170,009.47
6	9/01/03	.....	3,000.00	991.72	2,008.28	168,001.19
7	10/01/03	.....	3,000.00	980.01	2,019.99	165,981.20

Declining Balance

LOUDEN
Amortization Schedule
N/R SCOTT COLEMAN & PAMELA COLEMAN

Page: 3
Run Date: 9/19/98

Principal: 291,721.50
Term: 144 Payments

Annual Interest Rate: 7.000
Payments per Year: 12

mt.	Date Due	Date Paid	Payment Amount	Interest Expense	Principal Reduction	Payoff Amount
28	11/01/03		3,000.00	968.22	2,031.78	163,949.42
29	12/01/03		3,000.00	956.37	2,043.63	161,905.79
Sub-total			36,000.00	12,243.78	23,756.22	161,905.79
30	1/01/04		3,000.00	944.45	2,055.55	159,850.24
31	2/01/04		3,000.00	932.46	2,067.54	157,782.70
32	3/01/04		3,000.00	920.40	2,079.60	155,703.10
33	4/01/04		3,000.00	908.27	2,091.73	153,611.37
34	5/01/04		3,000.00	896.07	2,103.93	151,507.44
35	6/01/04		3,000.00	883.79	2,116.21	149,391.23
36	7/01/04		3,000.00	871.45	2,128.55	147,262.68
37	8/01/04		3,000.00	859.03	2,140.97	145,121.71
38	9/01/04		3,000.00	846.54	2,153.46	142,968.25
39	10/01/04		3,000.00	833.98	2,166.02	140,802.23
40	11/01/04		3,000.00	821.35	2,178.65	138,623.58
41	12/01/04		3,000.00	808.64	2,191.36	136,432.22
Sub-total			36,000.00	10,526.43	25,473.57	136,432.22
42	1/01/05		3,000.00	795.85	2,204.15	134,228.07
43	2/01/05		3,000.00	783.00	2,217.00	132,011.07
44	3/01/05		3,000.00	770.06	2,229.94	129,781.13
45	4/01/05		3,000.00	757.06	2,242.94	127,538.19
46	5/01/05		3,000.00	743.97	2,256.03	125,282.16
47	6/01/05		3,000.00	730.81	2,269.19	123,012.97
48	7/01/05		3,000.00	717.58	2,282.42	120,730.55
49	8/01/05		3,000.00	704.26	2,295.74	118,434.81
50	9/01/05		3,000.00	690.87	2,309.13	116,125.68
51	10/01/05		3,000.00	677.40	2,322.60	113,803.08
52	11/01/05		3,000.00	663.85	2,336.15	111,466.93
53	12/01/05		3,000.00	650.22	2,349.78	109,117.15
Sub-total			36,000.00	8,684.93	27,315.07	109,117.15
54	1/01/06		3,000.00	636.52	2,363.48	106,753.67
55	2/01/06		3,000.00	622.73	2,377.27	104,376.40
56	3/01/06		3,000.00	608.86	2,391.14	101,985.26
57	4/01/06		3,000.00	594.91	2,405.09	99,580.17
58	5/01/06		3,000.00	580.88	2,419.12	97,161.05
59	6/01/06		3,000.00	566.77	2,433.23	94,727.82
60	7/01/06		3,000.00	552.58	2,447.42	92,280.40
61	8/01/06		3,000.00	538.30	2,461.70	89,818.70
62	9/01/06		3,000.00	523.94	2,476.06	87,342.64
63	10/01/06		3,000.00	509.50	2,490.50	84,852.14
64	11/01/06		3,000.00	494.97	2,505.03	82,347.11
65	12/01/06		3,000.00	480.36	2,519.64	79,827.47

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TO CUSTOMERS REQUESTING WIRE TRANSFERS

Due to recent changes in the Uniform Commercial Code, Chicago Title must have signed wire transfer instructions prior to send any wire transfers to your account. Please complete, sign and date this form specifying the wiring instructions for your bank account

Reference (i.e., Escrow #, T.I.#, Trust#, Claim#, etc.): _____ GF#: 000363856

Chicago Title Insurance Company GR: _____ _____ _____
 (Branch Office) (BANK CODE) Document Number

WIRE TRANSFER AUTHORIZATION FOR OUTGOING WIRES

The undersigned Customer hereby authorizes and directs Chicago Title to transfer funds by wire to the Receiving Bank and Account identified below. Customer warrants that the information provided in this Authorization is complete and accurate.

RECEIVING BANK ✓ THE BLANCO NATIONAL BANK
 CITY, STATE ✓ FREDERICKS BURG, TX 78624
 ABA NUMBER ✓ 114909482
 PARTY TO CREDIT ✓ ESTATE OF BELA TOEROE

ACCOUNT NUMBER TO CREDIT ✓ 9013482
 PHONE ADVISE ✓ 830-868-4554 713 817-2687
 PHONE: x ✓ 713 781-3659

OTHER REFERENCE _____

BENEFICIARY NAME _____
 BENEFICIARY ADDRESS _____

NOTE: If the wire is to be routed through a domestic US intermediary Bank for credit to your Bank (i.e., your Bank is not on with the Fed), enter such intermediary Bank information below.

INTERMEDIARY BANK _____ ABA NUMBER _____
 INTERMEDIARY BANK ACCOUNT NUMBER _____

NOTE: If your bank is outside the United States, the wire must be directed to a Bank with a correspondent relationship in the U.S. States. Contact your Bank to obtain it's correspondent Bank information.

CORRESPONDENT BANK _____ ABA NUMBER _____
 CORRESPONDENT BANK ACCOUNT NUMBER _____

Provided that funds are wire transferred in accordance with these instructions, Chicago Title shall not be liable for any omission of any financial institution or any other person, nor shall Chicago Title have any liability for loss of funds or interest thereon. In no event will damages exceed interest at a rate equal to Fed Funds rate, adjusted daily, for the number of days that such fund available. The undersigned Customer shall indemnify and hold harmless Chicago Title, its successors or assigns, from any liability and cost incurred as a result of any incorrect information supplied.

IN NO EVENT SHALL CHICAGO TITLE BE LIABLE FOR ANY SPECIAL, CONSEQUENTIAL, INDIRECT INCIDENTAL DAMAGES, REGARDLESS OF WHETHER ANY CLAIM IS BASED ON CONTRACT OR TORT WHETHER THE LIKELIHOOD OF SUCH DAMAGE WAS KNOWN TO CHICAGO TITLE.

Accepted and Agreed

 Customer (Print Name of Customer)

 Date

By: X Ed + London
 Authorized Signature 12/19/03

 Amount of Wire Transfer _____
 Date of Transfer 000006

JANET BENNETT, PC

CERTIFIED PUBLIC ACCOUNTANT

409 N. Milam
Fredericksburg, Texas 78624
Phone: 830/997-9529
Fax: 830/997-8162

October 4, 2002


Dear Edit:

Enclosed is the note I received with this month's check from Scott Coleman. The amount he is suggesting is a 36.7% discount of the principal amount outstanding. In my opinion this pay-off offer is too low, so you may want to make a counter offer.

Since you are the executor, I did not send this note to the other heirs. However, if you decide to take this offer you should have the other heirs approval.

Hope you and Dick are well. Let me know if you need any help with this.

Sincerely


Janet Bennett, CPA